

Summary of Rights Under Washington Law

The Washington Fair Credit Report Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington state law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

Complaints

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW MAY BE DIRECTED TO
THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON CONSUMER PROTECTION
DIVISION

Consumer Protection Division

For Information Call: The Consumer Resource Center

Statewide Toll-Free Number:
800 551-4636

Statewide Toll-Free TDD:
800 276-9883

Complaints May Be Made Via U.S. Mail or E-Mail

Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>
(Include your U.S. Mail address with any complaint.)

Website & Forms: <http://www.atg.wa.gov/>

Other Consumer Resource Centers That You May Contact:

<p>Bellingham - Island, San Juan, Skagit and Whatcom Counties AGO – CRC 103 E. Holly, Suite 308 Bellingham, WA 98225 Phone: (360) 738-6185 Fax: (360) 738-6190</p>	<p>Spokane – Northeast Washington AGO – CRC 1116 West Riverside Spokane, WA 99201-1194 Phone: (509) 456-3123 Fax: (509) 458-3548</p>
<p>Kennewick - Southeast Washington AGO – CRC 500 N. Morain Street, Suite 1250 Kennewick, WA 99336-2607 Phone: (509) 734-7140 Fax: (509) 734-7285</p>	<p>Tacoma - Pierce, Mason, Grays Harbor and Kitsap Counties AGO - CRC 1019 Pacific Avenue South, 3rd Floor Tacoma, WA 98402-4411 Phone: (253) 593-2904 Fax: (253) 593-2449</p>
<p>Olympia - Thurston County AGO – CRC 670 Woodland Square Loop S.E., 1st Floor P. O. Box 40118 Olympia, WA 98504-0118 Phone: (360) 753-6210 Fax: (360) 664-2585</p>	<p>Vancouver - Southwest Washington AGO – CRC 1220 Main Street, Suite 549 Vancouver, WA 98660-2964 Phone: (360) 759-2150 Fax: (360) 759-2159</p>
<p>Seattle - King, Snohomish, Clallam and Jefferson Counties AGO – CRC 900 Fourth Avenue, Suite 2000 Seattle, WA 98164-1012 Phone: (206) 464-6684 Fax: (206) 464-6451</p>	

Credit Reports

- Your Credit File
- Others Who Can Obtain Your Credit Report
- Reviewing Your Credit File
- Correcting an Error in Your Credit File

Your Credit File

Information about your Identity: includes your name, address, marital status, your date of birth, number of dependents, previous address, and Social Security number.

Employment: includes your present position, length of employment, income, and previous job.

Credit History: consists of your credit experiences with specific credit grantors.

Public Record: includes civil suits and judgments, bankruptcy records, or other legal proceedings recorded by a court.

Under the federal Fair Credit Reporting Act and the state law RCW 19.182, consumer reporting agencies may keep correct and verifiable information in your file for seven years, and ten years in the case of bankruptcy. There are few exceptions:

If you apply for a job which pays more than \$75,000 per year, the reporting agency may provide all information it has, including items over seven years old.

Information reported because of an application for more than \$50,000 worth of credit or life insurance has no time limitations;

Information concerning lawsuits or judgments against you can be retained in your file for seven years or until the statute of limitations expires, whichever is longer. Under Washington's law relating to judgments, a judgment can remain on your report for a ten-year period after it is entered. If the judgment is renewed, it can remain for an additional ten-year period.

Others Who Can Obtain Your Credit Report

Any business, individual, or government agency may request a credit report for its legitimate business needs involving a transaction with the consumer. These include: credit granting considerations, review or collection of an amount; employment considerations; insurance underwriting; a potential partnership; security clearance; or lease. Reports may also be issued at the written request of the consumer or a court.

Reviewing Your Credit File

Upon request a consumer reporting agency must disclose to you all of its information and its sources of that information. This includes identification of anyone who obtained records for employment purposes in the past two years, plus the names of all others who requested credit reports or other information about you in the last six months. The one exception to this

GLOBAL HEADQUARTERS
1 State Street Plaza, 24th Floor
New York, NY 10004
United States
+1-800-990-5578

UNITED KINGDOM
8th Floor Alexandra
House, 1 Alexandra Road,
Swansea, SA1 5ED
+0800-072-7048

CANADA
19433 96 Avenue
Suite #200
Surrey, British Columbia V4N 4C4
+1-877-308-4663

disclosure requirement is your medical records, but you may direct that information to the physician of your choice.

You may either make an appointment to review your file or request the information over the phone. In either case, you will need to establish your identity by completing some forms. The credit reporting agency must provide you with a free copy of your file if you have been denied credit within the last 30 days.

A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months, from www.annualcreditreport.com by calling 877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

Equifax

800-685-1111
www.equifax.com

Experian

888-EXPERIAN (888-397-3742)
www.experian.com

Trans Union

800-916-8800
www.transunion.com

Correcting an Error in Your Credit File

Notify the credit reporting agency if you've discovered an error in your file. The agency is required to reinvestigate the items in question within 30 business days of receiving your notice of dispute. If the new investigation reveals an error or if the disputed information cannot be verified, a corrected version will be sent, at your request, to anyone who received the report in the past six months. Job applicants can have corrected reports sent to anyone who received a copy during the past two years.

If the new investigation does not solve the problem, you may have the agency include your version of the disputed information on your file. This written explanation or summary must be 100 words or less. This statement will be included in all future issues of your report.